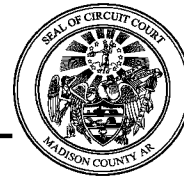


**L202500327**  
**MADISON CO. AR FEE \$175.0**  
**PRESENTED & RECORDED**  
**02/05/2025 14:14:09**  
TIFFANY MCDANIEL  
CIRCUIT CLERK AND RECORDER  
BY: MCKAYLA MCCONNELL  
DEPUTY CLERK



**NOTICE**  
**2 Pages**

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 25-001310

**MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL**  
**YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION**  
**IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY**  
**WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST**  
**YOU**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL**  
**BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on April 10, 2025, at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Madison County Courthouse, 201 West Main St., Huntsville, AR 72740 to the highest bidder for cash. The sale will extinguish all interests, including those of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH THE TIME OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Madison County, Arkansas more particularly described as follows:

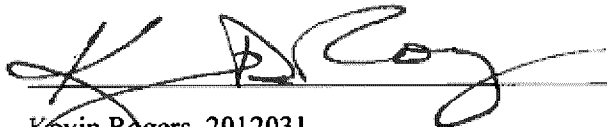
LOT FOUR (4) OF GARRETT TRACT ADDITION AS SHOWN ON PLAT 9, PAGE 82,  
RECORDED IN THE CIRCUIT CLERK AND RECORDER'S OFFICE OF MADISON  
COUNTY, ARKANSAS.  
Street Address: 503 Madison St Huntsville AR 72740

WHEREAS on October 7, 2020, Charlie A. Watkins, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Village Capital & Investment, LLC said Mortgage was recorded on October 14, 2020, as instrument number L202002943 in the real property records of Madison County, Arkansas. Mortgage was subsequently assigned to Planet Home Lending, LLC by virtue of an assignment dated June 28, 2023, and recorded on June 30, 2023, as instrument number L202301799 in the real property records of Madison County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Planet Home Lending, LLC 321 Research Parkway, Suite 303 Meriden CT 06450-8301 at Telephone No. 855-884-2250; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, specifically the installment due February 1, 2023, and each subsequent payment to date are now due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness. This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back liens or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

WITNESS my hand this 4 day of Feb, 2025. Planet Home Lending, LLC, by its attorney-in-fact, Albertelli Law



Kevin Rogers, 2012031  
Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 25-001310

ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 4 day of February, 2025, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
Notary Public

My Commission Expires: 4/14/2033

